

Information to identify the case:

Debtor 1	<u>Judith F. Fornari</u>	Social Security number or ITIN	xxx-xx-2834
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-70628-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Judith F. Fornari

9/13/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Judith F. Fornari
 Debtor

Case No. 13-70628-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Sep 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2017.

db
 13703833 +Judith F. Fornari, 2211 Fifth Avenue, Altoona, PA 16602-2227
 13703834 +Altoona Regional Health System, 620 Howard Avenue, Altoona, PA 16601-4899
 +Autovest, L.L.C., C/O Fulton, Friedman & Gullace, LLP, 6 Kacey Court, Suite 203,
 Mechanicsburg, PA 17055-9237
 13775755 Autovest, L.L.C., P O Box 2247, Southfield, MI 48037-2247
 13703835 #Blair County Anesthesia PC, Suite G2, 1701 Twelfth Avenue, Altoona, PA 16601-3100
 13703837 Citi Cards, P.O. Box 790345, St. Louis, MO 63179-0345
 13703839 +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
 13703840 +District Magistrate Todd F. Kelly, 2601 Fifth Avenue, Altoona, PA 16602-2022
 13703841 Dr. Arthur J. DeMarsico, 602 Howard Avenue, Altoona, PA 16601
 13798526 +Enhanced Recovery Corp., P.O. Box 23870, Jacksonville, FL 32241-3870
 13703844 HSBC Springleaf, P.O. Box 1231, Brandon, FL 33509-1231
 13703845 Lexington Anesthesia Assoc., C/O Credit Control Collections, 2410 Broad Avenue,
 Altoona, PA 16601-1940
 13703846 +Michael Volk, Esquire, Fulton, Friedman & Gullace, 6 Kasey Court, Suite 203,
 Mechanicsburg, PA 17055-9237

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2017 03:24:22 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Sep 14 2017 03:08:00 PRA Receivables Management, LLC, P.O. Box 41067,
 Norfolk, VA 23541-1067
 13753156 +E-mail/Text: bncmail@w-legal.com Sep 14 2017 03:25:02 ANTIO, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13703836 +EDI: CAPITALONE.COM Sep 14 2017 03:08:00 Capital One Bank USA NA, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 13703838 EDI: CITICORP.COM Sep 14 2017 03:08:00 Citi Cards, P.O. Box 6286,
 Sioux Falls, SD 57117-6286
 13766220 +EDI: CITICORP.COM Sep 14 2017 03:08:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 13775305 EDI: RMSC.COM Sep 14 2017 03:08:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 13703842 +EDI: RMSC.COM Sep 14 2017 03:08:00 GECRB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
 13703843 EDI: RMSC.COM Sep 14 2017 03:08:00 GECRB/Walmart Cons US, P.O. Box 965024,
 Orlando, FL 32896-5024
 13756114 +EDI: HFC.COM Sep 14 2017 03:08:00 HSBC Mortgage Services, Inc., PO Box 21188,
 Eagan, MN 55121-0188
 13915954 EDI: PRA.COM Sep 14 2017 03:08:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 14520624 EDI: Q3G.COM Sep 14 2017 03:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13775153 EDI: AGFINANCE.COM Sep 14 2017 03:08:00 Springleaf Financial Services, P.O. Box 3251,
 Evansville, IN 47731-3251
 13703847 EDI: SEARS.COM Sep 14 2017 03:08:00 Sears/CBNA, P.O. Box 6282,
 Sioux Falls, SD 57117-6282
 13703848 +EDI: WFNBN.COM Sep 14 2017 03:08:00 Spirit Of America National Bank, 1103 Allen Drive,
 Milford, OH 45150-8763
 13703849 +EDI: AGFINANCE.COM Sep 14 2017 03:08:00 Springleaf Mortgage Services, Inc., P.O. Box 64,
 Evansville, IN 47701-0064
 13703851 EDI: WTRRNBNBANK.COM Sep 14 2017 03:08:00 TNB-Visa, P.O. Box 673,
 Minneapolis, MN 55440-0673
 13703850 EDI: CITICORP.COM Sep 14 2017 03:08:00 The Home Depot/CBNA, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 13703852 EDI: WFFC.COM Sep 14 2017 03:08:00 Wells Fargo-Loss Recovery, P.O. Box 29704,
 Phoenix, AZ 85038-9704

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC Consumer Lending Mortgage, Inc.
 cr HSBC Mortgage Services, Inc. c/o Beneficial Consum
 cr U.S. Bank National Association, as indenture trust
 cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-7

User: dkam
Form ID: 3180W

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Total Noticed: 32

Date Rcvd: Sep 13, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor HSBC Consumer Lending Mortgage, Inc. ecfmail@mwclaw.com
CSU - OUCTS, PA Labor & Industry ra-li-ucts-bankpitts@state.pa.us
Celine P. DerKrikorian on behalf of Creditor HSBC Mortgage Services, Inc. c/o Beneficial
Consumer Discount Co. ecfmail@mwclaw.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,
for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 bkgroup@kmlawgroup.com
Mary K. Wheeler on behalf of Debtor Judith F. Fornari wheelesk2002@yahoo.com,
wheelesk2002@yahoo.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7